



11-07-03

PATENT
ATTORNEY DOCKET: 47004.000216

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/654,091 Confirmation No.: Not Assigned
Applicant : J. LeKachman
Filed : September 4, 2003 **EV215462472US**
Title : System and Method for Financial Instrument Pre-Qualification and Offering
TC/Art Unit : Not Assigned
Examiner: : Not Assigned

Docket No. : 47004.000216
Customer No. : 21967

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, Applicant is submitting herewith copies of the references listed on the attached Form PTO-SB/08A (modified) for consideration and to be made of record herein by the U.S. Patent and Trademark Office in the above-captioned application.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

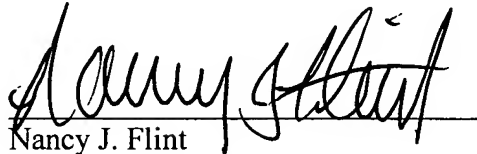
In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: November 6, 2003

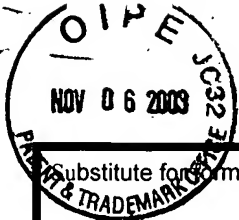
By:

A handwritten signature in black ink, appearing to read "Nancy J. Flint", written over a horizontal line.

Nancy J. Flint

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Substitute for Form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT***(use as many sheets as necessary)*

Application Number	10/654091
Filing Date	September 4, 2003
First Named Inventor	J. LeKachman
Art Unit	Not Assigned
Examiner Name	Not Assigned
Attorney Docket Number	47004.000216

Sheet 1 of 1

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	P1.	US-5,870,721		Norris	
	P2.	US-5,940,811		Norris	
	P3.	US-6,105,007		Norris	
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
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EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.